

STANDING CHAPTER 13 TRUSTEE ALJUANRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

DELHI OSORIO RIVERA

Case No. 19-02481-BKT

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO\*

<b>I. Appearances</b> Debtor <span style="margin-left: 20px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 20px;"><input type="checkbox"/> Absent</span> Joint Debtor <span style="margin-left: 20px;"><input type="checkbox"/> Present</span> <span style="margin-left: 20px;"><input type="checkbox"/> Absent</span> Attorney for Debtor <span style="margin-left: 20px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 20px;"><input type="checkbox"/> Absent</span> <input type="checkbox"/> Prose <input checked="" type="checkbox"/> Appearing: Ada N Henriquez	Date & Time: 6/11/2019 10:13:00AM <input checked="" type="checkbox"/> R <span style="margin-left: 20px;"><input type="checkbox"/> NR</span> LV: \$0.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <u>Money Express by Ms. Ivelisse Romero</u> </div>
<b>II. Oath Administered</b> <span style="margin-left: 40px;"><input checked="" type="checkbox"/> Yes</span> <span style="margin-left: 40px;"><input type="checkbox"/> No</span>	
<b>III. Plan</b> Date: 05/02/2019 Base: \$9,000.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 7/12/2019 2:30:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) <div style="margin-top: 10px;"> <math>\\$3,000.00 - \\$82.00 = \\$2,918.00</math> </div>	
<b>IV. Status of Meeting</b> <input checked="" type="checkbox"/> Closed <span style="margin-left: 20px;"><input type="checkbox"/> Not Held</span> <span style="margin-left: 20px;"><input type="checkbox"/> Held/Continued</span> <input type="checkbox"/> Held/Not Closed  <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Tax returns missing
  - ☐ State - years
  - ☐ Federal - years

Pending/Items/ Documents:

- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Monthly reports for the months
- ☐ Public Liability Insurance
  - ☐ Premises
  - ☐ Vehicle(s):
  - ☐ Licenses issued by:

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Trustee's objection to confirmation

☒ Objection to Confirmation

☐ Oral objection by creditor

ACP: 3

Household size: 2

Disp. Income under 1325(b)(2):

Debtor(s) made aware of plan's tax refund provision to increase pay-out to creditors.

I reviewed documentary evidence on the filing of the 2015 thru 2018 state income tax returns.

Counsel reports a liquidation value of zero and trustee concurs.

Debtor told of the continuing obligation during the term of the plan to report immediately, thru counsel, any changes in financial/economic circumstances, such as, but not limited to, increases/decreases in income, acquisition of assets/property by whatever means.

Debtor(s) advised that if for any month a payment is made in an amount different than scheduled (higher, lower, corresponding to a tax refund, bonus, or otherwise) he, she, they must so state when making the payment.

1. FEASIBILITY, 11 USC §1325 (a)(6):

Per pay stubs submitted (from Oct thru March 2019) debtor's average gross income is \$1,700 not, \$2,333.33. It is noted that Form 122C reflects \$1,833.33.

2. FAILS DISPOSABLE INCOME TEST, §1325(b)(1)(B):

a) Missing April 2019 pay stubs.

The following party(ies) object(s) confirmation:

s/Alejandro Oliveras

Trustee/Presiding Officer

Date: 06/11/2019

(Rev. 05/13)